

SERFF Tracking Number: UNUM-128187021 State: Arkansas
 Filing Company: Colonial Life & Accident Insurance Company State Tracking Number:
 Company Tracking Number: 2012 CANCER RATE INCREASE
 TOI: H07I Individual Health - Specified Disease - Sub-TOI: H07I.002A Dread Disease - Cancer Only
 Limited Benefit
 Product Name: 2012 Cancer Rate Increase
 Project Name/Number: 2012 Cancer Rate Increase/2012 Cancer Rate Increase

Filing at a Glance

Company: Colonial Life & Accident Insurance Company
 Product Name: 2012 Cancer Rate Increase SERFF Tr Num: UNUM-128187021 State: Arkansas
 TOI: H07I Individual Health - Specified Disease SERFF Status: Closed- State Tr Num:
 - Limited Benefit Disapproved
 Sub-TOI: H07I.002A Dread Disease - Cancer Co Tr Num: 2012 CANCER RATE State Status: Disapproved-Closed
 Only INCREASE
 Filing Type: Rate Reviewer(s): Rosalind Minor
 Disposition Date: 04/10/2012
 Authors: Cathy Brooks, Angela
 Parker, Lauren Sease, Annette
 Smith, Tyra Marshall, Jessica
 Reece, Amy Rish
 Date Submitted: 03/29/2012 Disposition Status: Disapproved
 Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: 2012 Cancer Rate Increase Status of Filing in Domicile: Pending
 Project Number: 2012 Cancer Rate Increase Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: 30% Filing Status Changed: 04/10/2012
 State Status Changed: 04/10/2012
 Deemer Date: Created By: Annette Smith
 Submitted By: Lauren Sease Corresponding Filing Tracking Number:
 Filing Description:
 March 29, 2012

RE: NAIC#/Group: 62049 / 0565
 Insurer: Colonial Life & Accident Insurance Company
 Filing Type: Rate Increase

SERFF Tracking Number: UNUM-128187021 State: Arkansas

Filing Company: Colonial Life & Accident Insurance Company State Tracking Number:

Company Tracking Number: 2012 CANCER RATE INCREASE

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit

Product Name: 2012 Cancer Rate Increase

Project Name/Number: 2012 Cancer Rate Increase/2012 Cancer Rate Increase

Form(s): RCHEM-AR, RCHEM-U/C-R-(96, 125CE-AR and 125CES-AR

Dear Commissioner:

Enclosed for your review and approval are revised rates for the above captioned forms reflecting a rate increase of 30%. The individual cancer forms were approved by your department as shown below:

APPROVAL	
PRODUCT	DATE
CANCER -AR	02/23/1994
CANCER1-AR	02/23/1994
CRPLUS-AR (96)	04/03/1997
CRPLUSPP-AR(96)	04/03/1997
125CE-AR and 125CES-AR	02/10/1989

Upon approval of the revised rates, each policyholder will receive notice at least 60 days prior to the premium rate change.

The filing fee of \$50.00 has been submitted by SERFF/EFT.

The rates were submitted to our domicile state, South Carolina, on 03/21/2012.

If acceptable, we shall appreciate your notifying us via SERFF. If you have any questions, please contact me at (800) 845-7330, extension 86528. My email address is lfsease@coloniallife.com. The fax number is (803) 750-7341.

Sincerely,

Lauren F. Sease
Senior Compliance Contract Consultant
State Narrative:

Company and Contact

Filing Contact Information

Annette Smith, Contract Analyst absmith@unum.com

SERFF Tracking Number: UNUM-128187021 State: Arkansas
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number:
Company Tracking Number: 2012 CANCER RATE INCREASE
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: 2012 Cancer Rate Increase
Project Name/Number: 2012 Cancer Rate Increase/2012 Cancer Rate Increase

1200 Colonial Life Boulevard 800-845-7330 [Phone] 86676 [Ext]
PO Box 1365
Columbia, SC 29202

Filing Company Information

Colonial Life & Accident Insurance Company	CoCode: 62049	State of Domicile: South Carolina
1200 Colonial Life Boulevard	Group Code: 565	Company Type:
Post Office Box 1365	Group Name:	State ID Number:
Columbia, SC 29202	FEIN Number: 57-0144607	
(803) 798-7000 ext. [Phone]		

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Life & Accident Insurance Company	\$50.00	03/29/2012	57576277

SERFF Tracking Number: UNUM-128187021 State: Arkansas
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number:
Company Tracking Number: 2012 CANCER RATE INCREASE
TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
Product Name: 2012 Cancer Rate Increase
Project Name/Number: 2012 Cancer Rate Increase/2012 Cancer Rate Increase

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Rosalind Minor	04/10/2012	04/10/2012

SERFF Tracking Number: UNUM-128187021 State: Arkansas

Filing Company: Colonial Life & Accident Insurance Company State Tracking Number:

Company Tracking Number: 2012 CANCER RATE INCREASE

TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only

Product Name: 2012 Cancer Rate Increase

Project Name/Number: 2012 Cancer Rate Increase/2012 Cancer Rate Increase

Disposition

Disposition Date: 04/10/2012

Implementation Date:

Status: Disapproved

Comment:

Based on the fact that we approved a 30% increase for 2010 and that Arkansas has no credible experience, your request for a 30% rate increase on this submission is being disapproved.

Thank you for your understanding in this matter.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Colonial Life & Accident Insurance Company	30.000%	30.000%	\$7,879	52	\$26,263	%	%

<i>SERFF Tracking Number:</i>	<i>UNUM-128187021</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Colonial Life & Accident Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>2012 CANCER RATE INCREASE</i>		
<i>TOI:</i>	<i>H071 Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H071.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>2012 Cancer Rate Increase</i>		
<i>Project Name/Number:</i>	<i>2012 Cancer Rate Increase/2012 Cancer Rate Increase</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No

SERFF Tracking Number: UNUM-128187021 State: Arkansas

Filing Company: Colonial Life & Accident Insurance Company State Tracking Number:

Company Tracking Number: 2012 CANCER RATE INCREASE

TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only

Product Name: 2012 Cancer Rate Increase

Project Name/Number: 2012 Cancer Rate Increase/2012 Cancer Rate Increase

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

%

Effective Date of Last Rate Revision:

07/01/2011

Filing Method of Last Filing:

SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Colonial Life & Accident Insurance Company	30.000%	30.000%	\$7,879	52	\$26,263	%	%

<i>SERFF Tracking Number:</i>	<i>UNUM-128187021</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Colonial Life & Accident Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>2012 CANCER RATE INCREASE</i>		
<i>TOI:</i>	<i>H071 Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H071.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>2012 Cancer Rate Increase</i>		
<i>Project Name/Number:</i>	<i>2012 Cancer Rate Increase/2012 Cancer Rate Increase</i>		

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Health - Actuarial Justification	Disapproved	Date: 04/10/2012
Comments:		
See attached.		
Attachments:		
Actuarial Memorandum CRE-CRP-CEX - AR.pdf		
Attachment 1 - Rate Sheets CRE-CRP-CEX - AR.pdf		